

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	Jocelyn Tristram Gervais Wood
Serial No. - Pending	August 20, 2001
Title of Application:	Data Processing System For Initiating And Administering Financial Products

Assistant Commissioner for Patents  
Washington, DC 20231

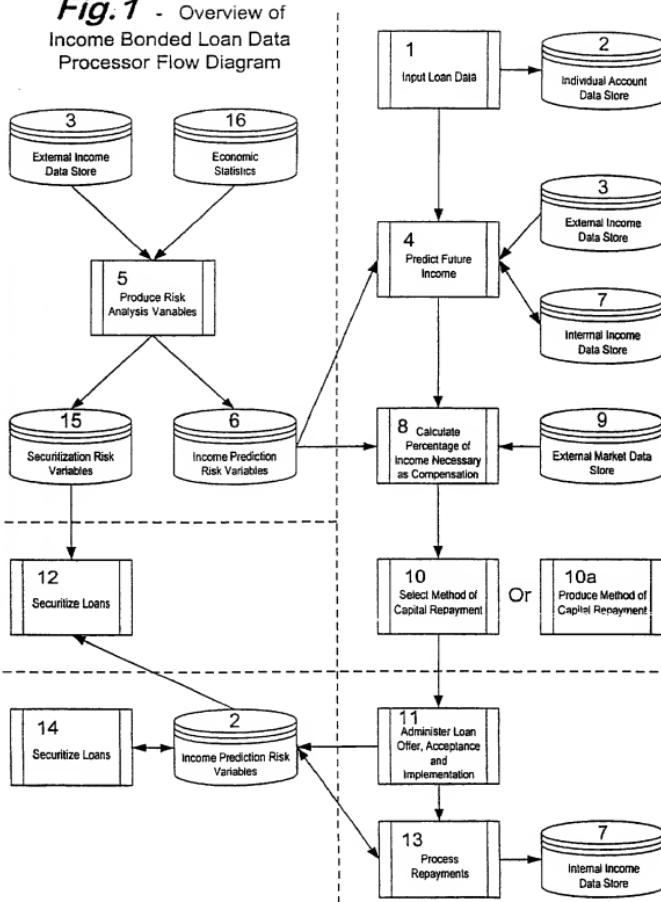
Cover Sheet For Three Sheets Of Drawings

1010280-00000000

Attorney for Applicant  
Wesley W. Whitmyer, Jr., Registration No. 33,558  
**ST.ONGE STEWARD JOHNSTON & REENS LLC**  
986 Bedford Street  
Stamford, CT 06905-5619  
203 324-6155

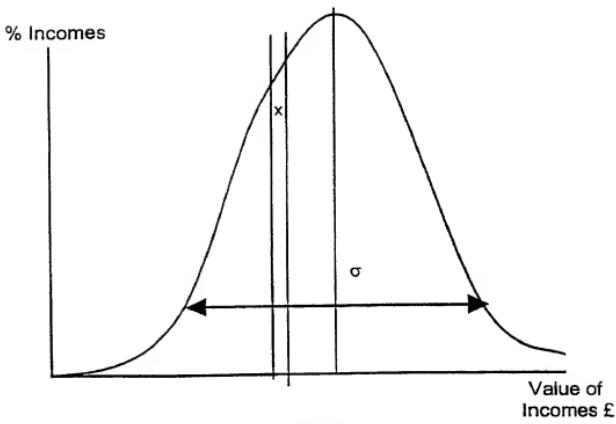
**Fig. 1** - Overview of  
Income Bonded Loan Data  
Processor Flow Diagram

TOUCHDOWN GOALS



**Fig. 2** - Example Table of Predicted Income and Repayments

Year	Predicted Future Income	Predicted Compensation Repayments on Loan of £10,000 @ 17.04% of Income	Actual Repayments (Early Redemption)	Actual Repayments (Death during Loan Period)	Actual Repayments (1 year unemployed)	Actual Repayments (Early Promotion)
1	25583	4359	4359	4359	4359	4359
2	27290	4650	4650	4650	4650	4650
3	28092	4957	4957	4957	4957	4957
4	30892	5281	5281	5281	5281	5281
5	32995	5622	5622	5622	5622	5622
6	35107	5982	5982	5982	5982	5982
7	40718	6538	6938	6938	6938	6938
8	43336	7384	21429	27129	7384	7384
9	46096	7855	Representing the early redemption penalty			
10	49005	8350	Representing the insurance payment			
11	52069	8873				
12	55297	9423				
13	58696	10002				
14	62276	10612				
15	66044	11254				
16	80775	13764				
17	83893	14295				
18	88425	15238				
19	92877	15626				
20	96935	16858				
21	102754	17509				
22	109389	18640				
23	113612	19359				
24	120874	20597				
25	125540	21392				
Totals		285023				
			258985			
			314335			



*Fig.3*